

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: Liestman, John Allan

Case No.

CHAPTER 13 PLAN ☐ Modified

Debtor.

Dated 05/09/2023

In a joint case, debtor means debtors in this plan.

Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a security interest or lien, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 16	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE: The initial plan payment is due not later than 30 days after the order for relief, unless the court orders otherwise.

2.1 As of the date of this plan, the debtor has paid the trustee \$0.00.

2.2 After the date of this plan, the debtor will pay the trustee:

Plan payment	Start MM/YYYY	End MM/YYYY	Total
\$200.00	06/2023	05/2026	\$7,200.00
TOTAL			\$7,200.00

2.3 The minimum plan length is ☒ 36 months or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.

2.4 The debtor will also pay the trustee _____.

2.5 The debtor will pay the trustee a total of \$7,200.00 [lines 2.1 + 2.2 + 2.4].

Part 3. PAYMENTS BY TRUSTEE AND TRUSTEE'S FEES: Prior to confirmation of the plan, the trustee will pay from available funds payments designated as Adequate Protection ("Adq. Pro.") under Parts 8 and 9 to creditors with claims secured by personal property. All other funds will be disbursed by the trustee following confirmation of the plan as soon as is practicable. The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee is not required to retain funds for any claim for which a proof of claim has not been timely filed and may disburse those funds to other claimants. The trustee may collect a fee of up to 10% of plan payments, or \$720.00 [line 2.5 x 0.10].

Part 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES (§ 365): The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 7.

Creditor	Description of property
None	

Part 5. CLAIMS NOT IN DEFAULT: Payments on the following claims are current. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

Creditor	Description of property
None	

Part 6. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) AND 1322(e)): The trustee will pay the amount of default listed in the proof of claim on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.**

	Creditor	Amount of default	Monthly payment	Beginning in mo./yr.	# of payments	Remaining Payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
6.1	Dan Kramer	\$3,200.00	\$80.00	06/2023	30	\$2,400.00		\$3,200.00
			\$180.00	12/2025	4	\$720.00		
			\$80.00	04/2026	1	\$80.00		
TOTAL								\$3,200.00

Part 7. CLAIMS IN DEFAULT (§§ 1322(b)(3) AND (5) AND 1322(e)): The trustee will pay the amount of default listed in the proof of claim in the amount allowed on the following claims. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

	Creditor	Amount of default	Interest rate (if any)	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
None									
TOTAL									\$0.00

Part 8. SECURED CLAIMS SUBJECT TO MODIFICATION ("CRAMDOW") PURSUANT TO § 506 (§ 1325(a)(5)) The trustee will pay, the amount set forth in the "Total Payments" column below on the following secured claims if a proof of claim is filed and allowed. Notwithstanding a creditor's proof of claim filed before or after confirmation, the amount listed in the secured claim amount column binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor's allowed secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. § 1325(a)(5)(B)(i). Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14.

	Creditor	Est. Claim amount	Secured claim amount	Int. rate	Adq. Pro. (Check)	Beginning in mo./yr.	Monthly payment	# of Payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
None											
TOTAL											\$0.00

Part 9. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION ("CRAMDOW") (§ 1325(a) (910 vehicles and other things of value)) The trustee will pay the amount of the allowed secured claim listed in the proof of claim at the interest rate set forth below. Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14. All following entries are estimates, except for interest rate. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. § 1325(a)(5)(B)(i).

	Creditor	Est. Secured Claim amount	Int. Rate	Adq. Pro. (Check)	Beginning in mo./yr.	Monthly payment	# of Payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
None										
TOTAL										\$0.00

Part 10. PRIORITY CLAIMS (not including claims under Part 11): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim amount	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ <i>amount paid to date by Trustee (mod plan only)</i>	= Total payments
10.1	Walker & Walker Law Offices, PLLC	\$2,988.00	06/2023	\$100.00	29	\$2,900.00		\$2,988.00
			11/2025	\$88.00	1	\$88.00		
10.2	Internal Revenue Service	\$1.00		Pro-Rata		\$1.00		\$1.00
10.3	Minnesota Department of Revenue	\$1.00		Pro-Rata		\$1.00		\$1.00
TOTAL								\$2,990.00

Part 11. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim amount	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
None								
TOTAL								\$0.00

Part 12. SEPARATE CLASSES OF UNSECURED CLAIMS: In addition to the class of unsecured claims specified in Part 13, there shall be separate classes of non-priority unsecured claims including the following. The trustee will pay the allowed portion of the nonpriority amount listed in the proof of claim. All following entries are estimates.

	Creditor	Unsecured claim amount	Interest rate (if any)	Beginning in mo./yr.	Monthly payment	# of Payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
None									
TOTAL									\$0.00

Part 13. TIMELY FILED UNSECURED CLAIMS: The trustee will pay holders of allowed non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 6, 7, 8, 9, 10, 11, and 12 their pro rata share of approximately \$290.00 [line 2.5 minus totals in Parts 3, 6, 7, 8, 9, 10, 11, and 12].

13.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 8 and 9 are \$0.00.

13.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Parts 8 and 9) are \$22,385.00.

13.3 Total estimated unsecured claims are \$22,385.00 [lines 13.1 + 13.2].

Part 14. TARDILY-FILED UNSECURED CLAIMS: All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 6, 7, 8, 9, 10, 11, 12, and 13, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed. Tardily filed claims remain subject to objection pursuant to 11 U.S.C. §502(b)(9).

Part 15. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

Creditor	Description of property (including the complete legal description of real property)
None	

Part 16. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

1.	<u>1305 claims</u> Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by the IRS for taxes that become payable while the case is pending. The trustee shall only pay Section 1305 claims attributable to the taxable year in which the case concerning such debtor(s) was filed, and only to the extent funds are available.
2.	<u>Post-Petition Consumer Debt</u> Approval by the Bankruptcy Court or the Chapter 13 Trustee shall not be required prior to the debtor incurring a consumer debt while this case is pending, but the holder of the claim against the debtor based upon such debt is subject to § 1305.
3.	<u>Property taxes paid directly by debtor(s) outside of plan</u> The debtor(s) or their mortgage servicer may pay property taxes directly to the county taxing authority when the property taxes become due.
4.	<u>Surrender and Relief From Stay</u> Upon the granting of relief from the automatic stay, the trustee shall cease payments on account of the secured portion of the applicable claim. For any claim arising from the granting of relief from the automatic stay, surrender, foreclosure, repossession, or return of any collateral to any creditor listed in Parts 5, 6, 7, 8, 9, 10, 16 or Non-standard provisions, for any reason, including plan modification, the trustee shall pay such claim as a general unsecured claim upon amendment of the applicable claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtor(s) receiving a discharge in this case.
5.	<u>Tax Refunds</u> The debtor(s) shall be entitled to the first \$1200 for an individual chapter 13 debtor and \$2,000 for married chapter 13 debtors of each year's tax refunds. The balance shall be paid to the trustee as an additional plan payment. Any Earned Income Credit and Minnesota Working Family Credits shall be retained by the debtor(s). The debtors shall keep these credits in addition to the \$1,200 or \$2,000.

SUMMARY OF PAYMENTS

Class of payment	Amount to be paid
Payments by trustee [Part 3]	\$720.00
Home mortgages in default [Part 6]	\$3,200.00
Claims in default [Part 7]	\$0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 8]	\$0.00
Secured claims excluded from § 506 [Part 9]	\$0.00

Class of payment	Amount to be paid
Priority claims [Part 10]	\$2,990.00
Domestic support obligation claims [Part 11]	\$0.00
Separate classes of unsecured claims [Part 12]	\$0.00
Timely filed unsecured claims [Part 13]	\$290.00
TOTAL (must equal line 2.5)	\$7,200.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 16.

Signed: /s/ Andrew Walker

Andrew Walker
 Attorney for debtor
 Bar Number: 0392525
 Walker & Walker Law Offices, PLLC
 4356 Nicollet Ave
 Minneapolis, MN 55409
 Phone: (612) 824-4357
 Email: andrew@bankruptcytruth.com

Signed: /s/ John Allan Liestman

John Allan Liestman
 Debtor 1

Signed: _____

Debtor 2 (if joint case)

United States Bankruptcy Court
District of Minnesota

In re:
John Allan Liestman
Debtor

Case No. 23-60184-MER
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-6
Date Rcvd: May 11, 2023

User: admin
Form ID: pdf008

Page 1 of 2
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2023:

Recip ID	Recipient Name and Address
db	John Allan Liestman, 815 Aspen Cir, Waite Park, MN 56387-2466
62971602	ALLSTATE INDEMNITY COMPANY, 1501 N Plano Rd Ste 100, Richardson, TX 75081-2493
62971606	+ Check Systems, P.O. Box 583399, Minneapolis, MN 55458-3399
62971607	+ Collection Bureau of Little Falls, Inc, 120 1st St SE #2, Little Falls, MN 56345-3002
62971610	Dan Kramer, 7633 15th Ave Ne, Rice, MN 56367-9842
62971611	+ Enterprise Leasing, 2775 Blue Water, Saint Paul, MN 55121-1439
62971612	+ Enterprise Rent A Car, 2255 Broadway, Denver, CO 80205-2514
62971613	Enterprise Rent-A-Car, 2775 Blue Water Rd, Eagan, MN 55121-1439
62971617	Karl's TV and Appliance, Inc, 2525 County Road 74, Saint Cloud, MN 56301-8903
62971619	Kwik Trip, 1626 Oak Street, PO Box 2107, La Crosse, WI 54602-2107
62971620	Liberty Mutual, 157 Berkeley St, Boston, MA 02116-5108
62971622	Payliance Collection Acquisitions, 2 Easton Oval Ste 310, Columbus, OH 43219-6193
62971625	RUNNINGS - St. Cloud, 501 Highway 10 S, Saint Cloud, MN 56304-1250
62971626	Safeco Insurance, 7714 Brooklyn Blvd 206, Minneapolis, MN 55443-2965
62971627	+ Sprint, Bankruptcy Team, Po Box 53410, Bellevue, WA 98015-3410
62971631	Willenbring, Dahl, Wocken & Zimmermann, PLLC, Po Box 417, Cold Spring, MN 56320-0417

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: mdor.bkysec@state.mn.us	May 11 2023 21:04:00	Minnesota Department of Revenue, Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	May 11 2023 21:04:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	May 11 2023 21:04:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62971603	+ Email/Text: bky@americanprofit.net	May 11 2023 21:04:00	American Profit Recovery, 34505 West 12 Mile Rd Ste. 333, Farmington, MI 48331-3288
62971605	Email/Text: cfcbackoffice@contfinco.com	May 11 2023 21:04:00	CELTIC BANK/CONTFINCO, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808
62971604	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 11 2023 21:12:34	Capital One Bank (USA), N.A., Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
62971608	Email/Text: bankruptcy_notifications@ccsusa.com	May 11 2023 21:04:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
62971609	Email/PDF: creditonebknotifications@resurgent.com	May 11 2023 21:12:29	Credit One Bank, General Correspondence, Po Box 98873, Las Vegas, NV 89193-8873
62971614	Email/PDF: ais.fpc.ebn@aisinfo.com	May 11 2023 21:26:49	First Premier Bank, PREMIER BKCRD, 500 S Minnesota Ave, Sioux Falls, SD 57104-6818
62971615	Email/Text: Bankruptcy@ICSystem.com	May 11 2023 21:04:00	IC Systems Inc, 444 Highway 96 E, Saint Paul, MN 55127-2557

62971616	Email/Text: sbse.cio.bnc.mail@irs.gov	May 11 2023 21:04:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
62971618	Email/Text: bankruptcy@kikoff.com	May 11 2023 21:04:00	KIKOFF LENDING LLC, 75 Broadway Ste 226, San Francisco, CA 94111-1458
62971621	Email/Text: mdor.bkysec@state.mn.us	May 11 2023 21:04:00	Minnesota Department of Revenue, 551 Bkcy Section, Po Box 64447, Saint Paul, MN 55164-0447
62971624	Email/PDF: resurgentbknofications@resurgent.com	May 11 2023 21:12:32	PYOD LLC, c/o Resurgent Capital Services, Po Box 10497, Greenville, SC 29603-0497
62971623	+ Email/Text: legalnotices@bankatpeoples.com	May 11 2023 21:04:00	PeoplesBank, 330 Whitney Ave, Holyoke, MA 01040-2853
62971629	Email/PDF: ais.tmobile.ebn@aisinfo.com	May 11 2023 21:13:14	T-Mobile Bankruptcy, Po Box 53410, Bellevue, WA 98015-3410
62971628	+ Email/Text: banko@hestark.com	May 11 2023 21:04:00	The Stark Collection Age, 6425 Odana Road, Madison, WI 53719-1189
62971630	+ Email/Text: curtwalkerbky@gmail.com	May 11 2023 21:04:00	Walker & Walker Law Offices, PLLC, 4356 Nicollet Ave, Minneapolis, MN 55409-2033

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
Andrew C. Walker	on behalf of Debtor 1 John Allan Liestman curtwalkerbky@gmail.com WalkerWalkerLawOfficesPLLC@jubileebk.net
US Trustee	ustpregion12.mn.ecf@usdoj.gov

TOTAL: 2